

a processor which writes electronic data of a loan into said memory when said electronic data representing a money balance is less than the amount of money required for a transaction.

47. An IC card according to claim 46, further comprising:

a data input/output circuit which inputs/outputs electronic data representing money from/to an external terminal in an electric purse loan system without contact.

48. An IC card according to claim 46, further comprising:

a connector which inputs/outputs electric money data from/to an external terminal in said electric purse loan system.

49. An IC card according to claim 46, further comprising:

an ID number memory which stores a ID number registered for a person.

50. An IC card according to claim 46, wherein said transaction is a train fare or a bus fare.

51. An IC card used in an electronic purse loan system, comprising:

a memory which stores money information, including money information representing a loan; and

a processor which writes said money information representing a loan into said memory when money information representing a balance is less than the amount of money to be paid for a commercial transaction.

52. An IC card according to claim 51, further comprising:
a data input/output circuit which inputs/outputs electronic data representing money from/to an external terminal in an electric purse loan system without contact.

53. An IC card according to claim 51, further comprising:
a connector which inputs/outputs electric money data from/to an external terminal in said electric purse loan system.

54. An IC card according to claim 51, further comprising:
an ID number memory which stores a ID number registered for a person.

55. An IC card according to claim 51, wherein said transaction is a train fare or a bus fare.

56. An IC card used in an electronic purse loan system, comprising:
a loan information storage which stores information representing a loan; and

a processor which writes said information representing a loan into said loan information storage when an electronic money information representing a balance is less than the amount of money to be paid for a commercial transaction.

57. An IC card according to claim 56, further comprising:
a data input/output circuit which inputs/outputs electronic data representing money from/to an external terminal in an electric purse loan system without contact.

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58. An IC card according to claim 56, further comprising:
a connector which inputs/outputs electric money data from/to an external terminal in said electric purse loan system.

59 An IC card according to claim 56, further comprising:
an ID number memory which stores a ID number registered for a person.

60. An IC card according to claim 56, wherein said transaction is a train fare or a bus fare.